

THE ARIZONA REPUBLIC

As reprinted from 02/03/2008

Financial tips from football?

The Super Bowl and the events leading up to it are the last places you'd expect to hear any sound financial advice.

The game itself is a competition in which multimillionaires smack one another on the field for 60 minutes in front of fans who forked over the equivalent of a car down payment for tickets.

Then there are the spectators at home.

They're subjected to several hours of high-cost commercials designed to ply the cash from their wallets.

Who needs a \$150 billion tax-rebate plan to stimulate the economy? Let's just watch Super Bowl commercials once a month.

But on this fiscally uneven playing field, there was one pregame event designed to instill a sense of frugality.

Visa - yes, the credit-card company - sponsored a Phoenix news conference and demonstration touting its "financial football" software.

The program aims to teach teens and young adults a few key moves out of the personal-finance playbook, covering topics such as credit card, banking and budgeting basics.

Visa brought in 36 students from Alhambra High School in Phoenix, divided them into two teams and let them compete by answering questions from the software.

Larry Fitzgerald, wide receiver for the Arizona Cardinals, recounted how he's been saving money ever since landing his first job as a Minnesota Vikings ballboy at age 16.

"You get that first taste of money and you want to spend it," he told the students. "But my dad was on me to put some of it away - he instilled that in me at a young age."

Adrian Peterson, rookie running back for the Minnesota Vikings, said he, too, places a high value on prudent money management.

"I've heard too many stories (of pro athletes blowing their riches)," Peterson said. "After a time, these guys don't have anything to show for it."

The Visa football game, which is rather clever, can be played for free at www.practicalmoneyskills.com.

Contestants move the chains and ultimately score points by answering multiple-choice personal-finance questions correctly.

Sample questions include:

- What type of organizations provides information on your past use of credit?

- What does APR stand for?
- What's the purpose of using a PIN for a bank account?

"I had learned a lot of that already in an economics class," said Melissa Tapia, an Alhambra senior, after playing the game. "But it's good to review because you do use that stuff."

Arizona Treasurer Dean Martin, who also spoke at the Visa event, said he hoped the software's entertaining format would help teens remember key money lessons.

Fitzgerald's father, also named Larry, wasn't a formal participant at the Visa event but instead attended as a member of the news media.

He never played professional sports and has felt the sting of a job layoff, which perhaps explains why he appreciates the importance of saving.

"My mother taught me to save a quarter out of every dollar," the elder Fitzgerald said. "It's hard to do, and it takes a lot of discipline, but you've got to put some money away so you can survive those bumps and down periods."

That's sound advice, especially on Super Bowl Sunday.

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